

CLAIMS

1. A transaction device comprising:
 - a. an account management module for locally managing account functions;
 - and
 - b. a storage device connected to the account management module for locally storing account data from the account management module.
2. The device according to Claim 1 wherein the account management module grants and enforces access rights for viewing content.
3. The device according to Claim 1 wherein the account management module grants and enforces spending rights.
4. The device according to Claim 1 wherein the account management module enforces a set of rules for modification of an account parameter.
5. The device according to Claim 4 wherein the set of rules includes a hierarchy of accounts and sub-accounts.
6. The device according to Claim 4 wherein the account parameter includes a level of authorization for content.
7. The device according to Claim 4 wherein the account parameter includes a spending level authorization.

8. The device according to Claim 1 further comprising an authentication module connected to the account management module for locally authenticating an identity of a user of the transaction device.
9. The device according to Claim 8 wherein the authentication module is a biometric device.
10. The device according to Claim 9 wherein the biometric device relies on a fingerprint scan.
11. The device according to Claim 8 wherein the biometric device relies on an iris scan.
12. The device according to Claim 1 wherein the account data includes financial data.
13. The device according to Claim 1 wherein the account data includes access rights data.
14. The device according to Claim 1 further comprising a transaction privacy clearing house interface connected to the account management module configured to securely complete a financial transaction with a vendor anonymously.

15. A method comprising:
 - a. selecting a parameter to control access to content from a local device;
 - b. storing the parameter on the local device; and
 - c. comparing a content request to the parameter on the local device.
16. The method according to Claim 15 wherein the parameter is a category designation.
17. The method according to Claim 15 wherein the parameter is a level status.
18. The method according to Claim 15 wherein the parameter is a spending limit.
19. The method according to Claim 15 further comprising checking an identification of a user of the local device.
20. The method according to Claim 15 further comprising requesting content associated with the content request from a remote device in response to comparing the content request.
21. The method according to Claim 20 wherein the remote device is a web site.

22. The method according to Claim 20 wherein the remote device is a transaction privacy clearing house.
23. A method comprising:
- a. storing a control parameter on a local device;
 - b. requesting content from the local device; and
 - c. locally comparing the content and the control parameter on the local device to determine whether requesting the content is allowed.
24. The method according to Claim 23 wherein the control parameter is a category designation.
25. The method according to Claim 23 wherein the control parameter is a level status.
26. The method according to Claim 23 wherein the control parameter is a spending limit.
27. The method according to Claim 23 further comprising checking an identification of a user of the local device.
28. The method according to Claim 23 further comprising requesting the content from a remote device in response to comparing the content request.

29. The method according to Claim 28 wherein the remote device is a web site.
30. The method according to Claim 28 wherein the remote device is a transaction privacy clearing house.
31. A method comprising:
- a. storing a category on a local device associated with an account;
 - and
 - b. locally managing the account via the category on the local device.
32. The method according to Claim 31 wherein locally managing further comprises selecting a spending limit for the account.
33. The method according to Claim 31 wherein locally managing further comprises selecting a content access control for the account.
34. The method according to Claim 31 further comprising managing a plurality of accounts by selecting a single spending limit for the plurality of accounts.
35. The method according to Claim 31 further comprising managing a plurality of accounts by selecting a single content access control for the plurality of accounts.

36. A method comprising:
- a. assigning a content access level to an account on a local transaction device; and
 - b. locally controlling content accessibility to the account on the local device in response to the content access level.
37. A method comprising:
- a. assigning a spending limit level to an account on a local transaction device; and
 - b. locally controlling transactions from the account on the local device in response to the spending limit level.
38. A computer-readable medium having computer executable instructions for performing a method comprising:
- a. storing a control parameter on a local device;
 - b. requesting content from the local device; and
 - c. locally comparing the content and the control parameter on the local device to determine whether requesting the content is allowed.